

Information for Minnesotans Who Are Enrolled in Individual Health Policies with Blue Cross and Blue Shield of Minnesota

Blue Cross and Blue Shield of Minnesota recently announced its decision to leave Minnesota's individual health insurance market in 2017. This business decision by the company means that it will no longer sell or renew any individual health policies in Minnesota in 2017 – whether the policy is obtained through [MNsure](#), an insurance broker/agent or directly from Blue Cross.

Here is what Minnesotans need to know:

Who is affected by Blue Cross's decision?

The decision affects only Minnesotans who have Blue Cross policies purchased in the individual health insurance market – either through [MNsure](#), an insurance broker/agent or directly from Blue Cross. As required by state and federal law, Blue Cross will send written notifications to its consumers who are affected by this decision.

The decision does NOT affect Minnesotans who have Blue Cross coverage through their employer or related to a public program such as Medicare, Medicaid or MinnesotaCare.

It also does NOT affect Minnesotans who have individual policies through Blue Cross's HMO affiliate (Blue Plus).

What should Minnesotans with Blue Cross individual policies do?

Right now, no action is necessary. This decision by Blue Cross has no impact on the current coverage that Minnesotans have, which is effective through the end of 2016.

However, anyone currently enrolled in a Blue Cross individual policy will need to select new coverage for 2017 with a new insurance company or HMO. The opportunity to make this selection will be during the 2017 open enrollment period that begins on November 1, 2016, and continues through January 31, 2017.

Will Minnesotans lose health coverage?

No. There will still be many health insurance options for Minnesota consumers for 2017 during the open enrollment period that begins on November 1. (For example, in 2016, there are a total of eight insurance companies and HMOs offering policies in Minnesota's individual market, and every region in the state currently has at least six insurance companies or HMOs with plans to choose from.)

During the 2017 open enrollment period, Minnesotans will be able to shop around for the coverage that best fits their health needs and budget. Coverage can be purchased through [MNSure](#), an insurance broker/agent or directly from an insurance company or HMO.

[MNSure](#) allows Minnesotans to shop and compare health insurance options from multiple health insurance companies and HMOs, and it is the only place where Minnesotans can qualify for federal tax credits which act like instant discounts off monthly premiums.

Commerce is here to help

If you have a question or concern about your insurance, contact the Commerce Department's Consumer Services Center by email at consumer.protection@state.mn.us or by phone at 651-539-1600 or 800-657-3602 (Greater Minnesota).